

United States Bankruptcy Court
Middle District of Florida

VANESSA LOWE,
Debtor,

Case No. 8:14-bk-11003-KRM
Chapter 7

AMENDED SCHEDULE F - UNSECURED CREDITORS

<u>Creditor</u>	<u>Account #</u>	<u>Amount due</u>
Comcast Communications PO Box 105257 Atlanta, GA 30348-5257	15515 951344 07 0	\$219.28

**DECLARATION UNDER PENALTY OF PERJURY BY
INDIVIDUAL DEBTOR(S)**

I, Vanessa Lowe, hereby declare under penalty of perjury that I have read the foregoing Amended Schedule F and that it is true and correct to the best of my knowledge, information and belief.

Date: 10/31/2014

Wane
Vanessa Lowe, Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing Amended Summary of Schedules and Amended Schedule F have been served on this 4th day of November, 2014, by electronic notice if registered in the Electronic Case Filing system, otherwise by first class postage prepaid U.S. Mail to: Vanessa Lowe, Debtor, 1111 Ohana Way, Apt. 106, North Port, FL 34289; Carolyn R. Chaney, Trustee, PO Box 530248, St. Petersburg, FL 33747; Office of the U.S. Trustee, 501 East Polk Street, Suite 1200, Tampa, FL 33602 and a copy of the Amended Schedule F and the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines has been furnished by U.S. mail to Comcast Communications, PO Box 105257, Atlanta, GA 30348-5257.

LAW OFFICES OF JOSEPH A. HEINTZ, JR. P.A.

By: _____

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In re Vanessa Lowe

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SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	238,300.00		
B - Personal Property	Yes	3	19,565.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		270,348.68	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		114,758.11	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,223.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,241.00
Total Number of Sheets of ALL Schedules		23			
Total Assets			257,865.00		
Total Liabilities				385,106.79	

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In re Vanessa Lowe,
 Debtor

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	66,893.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	66,893.00

State the following:

Average Income (from Schedule I, Line 12)	2,223.00
Average Expenses (from Schedule J, Line 22)	2,241.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,997.22

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		15,215.50
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		114,758.11
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		129,973.61